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FARMERS HOME ADMINISTRATION

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SEVENTH ANNUAL ACHIEVEMENT DAY:--Recognition of "work well done" is something that all humans seem to appreciate. It is not only encouragement to those honored to do even better but to others to do as well. With that philosophy in mind the FHA Achievement Day is being held again this year on Friday, June 26, in Curtiss Hall, Iowa State College, Ames. The latest count shows that 225 awards have been earned as follows: Farm Ownership 16; Landlords 18; 100 Bushel Corn Yield 50; Soil Conservation 37; Dairy Production 35; Swine Production 51; Home Food Produced and Preserved 18.

The morning program will begin promptly at 10:30 and conclude at noon. Following a basket lunch the ladies will have a most interesting afternoon in the Home Economics Building and at the formal flower gardens. The men will hear about and see the latest in hog types that produce the most desirable carcasses and a discussion of beef cattle feeding in the Meat Laboratory. Fertilizers for corn will be discussed and there will be a showing of the new 30 minute moving picture, "Agricultural Frontiers," in the new Agronomy Building.

Miss Louise Rosenfeld, Assistant Director of Extension and formerly in charge of Home Management work for FHA in Iowa, will give the principal address on the forenoon program with William Buxton of Indianola, chairman of the State FHA Advisory Committee, extending greetings from the Committee. Marvin A. Anderson, Associate Director in Charge of Extension, will welcome the group to the College.

With the season well advanced in most sections of the State, most of those to be recognized are expected to be present as well as hundreds of other families with whom FHA is working, County Committeemen and others.

STAFF UNCHANGED:--A list of approved permanent positions for fiscal year 1954 has just been received in the State Office and it provides for the same positions as in fiscal 1953 except for three vacant positions relinquished several months ago. Being able to retain the present staff in the face of an anticipated reduction in the National budget of approximately $1,740,000 falls definitely into the category of good news. Since there is usually a direct relationship between the number of approved permanent positions and the weighted case load for supervisors, it seems reasonable to assume that in Iowa the case load per supervisor is satisfactory on a comparable basis. In any event, we are happy to be able to retain all positions.

One result of the budget cut has been the elimination of the remaining Home Management personnel in the National Office and all States. A good many Collection Officers' positions are also to be abolished.

STABILITY OF TENURE:--Come August 30, twelve additional County Supervisors will receive their first longevity pay increase. This means that these Supervisors have been in their present grade for ten years or more and it will have been three years since their last within grade pay increase. This group, added to the six who have previously received one or two longevity pay increases, brings to 18, or 60 percent of the Supervisors that are in this distinguished group. Those in the August 30 group will be S. Merwyn Allen, Creston; A. H. Beckhoff, Des Moines; Elias F. Bell, Chariton; Max H. Henryson, Bedford; Kenneth H. Hyde, Independence; Carl R. Marcue, LeMars; Kenneth M. Meland, Denison; George M. Refle, Dubuque; Marvin E. Sogard, Charles City; Roy V. Stephenson, Sioux City; Kermit M. Teig, West Union; and Robert H. Walters, Spencer.

Those who have previously earned such increases are Supervisors Donald D. Hammerly, Newton; Glenn A. Marsden, Atlantic (two); Paul F. McLean, Fairfield; Jack H. Cowen, Mt. Pleasant; Ralph M. McElhinney, Ames; and Harry L. Ladman, Clarion. J. Hugh Braby, FO Appraiser in the State Office, had received two such pay increases before leaving the County Office at Mason City. A longevity pay increase for Grade 7 amounts to $125.00, the same as regular periodic step increases, and only three such are permissible.

Assistant Supervisor Roscoe Miller, Spencer, and Earle N. Murphy, Keosauqua, received 10 year certificates May 15. Both have been at their present location since coming into the old FSA program 10 years ago.

OUTSTANDING WORK RECOGNIZED:--Because of her many years of outstanding work in the position of County Office Clerk at Mason City and previously at Sioux City and Waverly, Mrs. Mary E. Hoffman has just been awarded a "Certificate of Merit" by Secretary of Agriculture Ezra C. Benson.

Mrs. Hoffman has demonstrated unusual ability in assisting in carrying on the FHA program in the offices in which she has worked. Office surveys and audits have always found the office operation as nearly perfect as could be expected; in fact, almost perfect in all respects. Her ability in quickly becoming acquainted with each borrower family's problems and farming operations and her assistance to the County Supervisor in organizing his office and field work has been of the highest type. She has familiarized herself with the other Federal and state agricultural programs to the extent that she can promptly direct inquiries to the proper office for assistance. Several pages would be required to enumerate in detail all the good work that has been and is being done by Mrs. Hoffman. Were it not for the fact that she is already at the top of the grade the recognition would also carry a one step pay increase. Mrs. Hoffman's devotion to her work and ability and willingness to perform her duties in such an outstanding manner, and the recognition by the Secretary of Agriculture calls for "Congratulations" from every FHA employee in Iowa.

SOUTH AMERICAN VISITOR:--Mr. Aristides Espenosa of Paraguay, South America, spent a day with Supervisor McElhinney checking on the system used in the supervision of borrowers. Several families in Marshall County were visited and Mr. Espenosa asked them many questions, and he expressed the opinion that if his country had a similar supervised credit program it would be a wonderful help. Mr. Espenosa stated that agricultural credit in Paraguay is handled only by the Government.

GRATITUDE:--Mr. Floyd Albaugh, newly appointed committeeman in Polk County, was a former borrower during the old rural rehabilitation days and now owns a beautiful 120 acre farm with modern improvements. Upon being approached in regard to membership on the committee, Mr. Albaugh said, "I consider it both an honor and a privilege to be of service to an organization that has done so much for me. It was just what I needed and without it I'd probably be on the production line in one of Des Moines' industrial plants today. My wife and I both cherish the help and guidance received through your office and the sound counsel of Bert Halterman and Warren Clark who were committee members at that time. I'll be more than glad to serve and will always feel that I've received advance payment over the years for any service I can render."

SOMEONE SAID:--"A chip on the shoulder indicates that there is wood higher up."

THERE SHOULD BE MORE OF THIS:--Joe Wall, committeeman in Guthrie County, made the rounds of farm visits one day recently with Supervisor James Hazlitt of Jefferson. Several of the farms visited had not been seen by Mr. Wall since the original loans were made, and he was quite impressed with the developments on several of them. Not only did he enjoy his day in the field visiting these farms, but the families enjoyed seeing him as well. One of the families visited furnished a very nice lunch and while eating they reminisced about the time when they both started farming. It seems that Joe had a team of mules and the borrower had a cow. Needless to say, both are doing quite well at the present time.

COUNTY COMMITTEEMAN HAS PERFECT RECORD:--Committeeman Willard N. McCartney of Mahaska County retires this year with a record that is surely unique. Mr. McCartney, during his three-year term, has never missed a meeting called by the Supervisor or the State Field Representative. This interest has extended to every phase of the FHA program and especially to the progress of FHA borrower families.

BEYOND THE CALL OF DUTY:--Recently the Louisa County FHA Advisory Committee visited an applicant's farm to determine if an operating loan was feasible. The farm which this man was buying proved to be an uneconomic unit. It was the thinking of the committee and the supervisor that a loan would so overload the applicant with debt that he just couldn't make it and, as a result, it was suggested he either try to get more land or to get a job on the side to supplement his income.

One thing he did need was a couple of movable hog houses. Committeeman Ernst Lieberknecht, who has worked with FHA families for years said, "I have a couple of two-pen hog houses I'll just give to him if he'll come and get them." This, of course, our applicant did and also got a part-time job at $1.75 an hour. He is undoubtedly much better off than getting $2000.00 from FHA which wouldn't have increased his earning capacity appreciably on that particular farm.

ALL GOOD NEIGHBORS:--When William Wilkens, Winneshiek County dairy farmer, became ill and was hospitalized, two neighbors,one his tenant, OL borrower Arnold Rohm, and Melvin Jacobsen, a new FO borrower, went into action fast to prepare the land and seed the oats. Jacobsen commented, "I just had to help a good neighbor like Wilkens." Mr. Wilkens has been nominated for a Master Landlord award this year. His tenant, Arnold Rohm, is a new member of the 100 bushel per acre corn club.

DENISON FIRST WITH NO C.O. CASES:--Supervisor Kenneth Meland achieved a goal during April that will cause envy in the hearts of every other supervisor in Iowa and probably the United States - no collection-only cases! The reports have shown only one case for the Denison office since January 1952 although several have come and gone during that time with one always on hand at the end of each month. To "rub it in" just a little, one of his own cases that he had transferred to another state "came home" during March just as he got what he thought was the last one settled. It's nice to have a "0", Kenny, but we will wager a little it won't last very long.

The Chariton office has reported only one C.O. case since August 1952 and 14 offices showed 5 or less on April 30. On the unfavorable side, 12 offices show more such cases on April 30 than they had July 1, 1952. Area II has the fewest cases with 51; Area I has 67 and Area III 81. It should be pointed out that Area III has Des Moines, Waterloo, Dubuque, Cedar Rapids, Clinton and Davenport which are more in the way of industrial centers than any other area.

SOME FIGURES ON FO:--In connection with the State FHA Advisory Committee meeting held April 28, some information was presented on this year's Farm Ownership loans that might be of general interest. The 46 Tenant Purchase loans, all made to veterans, averaged $16,416, and the average sized farm was 187 acres with 112 crop acres. The average age of the borrowers was 33. Money spent on building development averaged $1307 with an average of $726 on land development.

For the 19 Farm Development and Farm Enlargement loans made to date, the average loan was an even $15,000 for an average of 195 acres with 129 crop acres. Money spent on building development averaged $2916 and on land development $1052. The average age of these borrowers was also 33 years. The 65 loans of all types averaged $16,002 for 189 acres with 114 crop acres, $1786 for building development and $825 for land development. Comparable figures 10 years ago would have shown an average cost of about $10,000 for 145 acres with 85-90 crop acres.

USE OF FARM HOUSING FUNDS:--The 77 Farm Housing loans made this fiscal year, including one subsequent loan in the amount of $1200, averaged $4898 per loan. In addition, four of the loans included additional land development funds averaging $5850 as provided for in Section 503 loans. The average for fiscal year 1952 for 115 loans made was $4420. For the seven Section 503 loans last year the development funds averaged $2200.

Among the many uses of the funds this year, 17 new dwellings are being constructed averaging $9024; 14 new barns, mostly of the Doane pole type, averaging $3198; six milking parlor setups averaging $2900; 16 new water systems averaging $650; seven new corn cribs averaging $2121 and four new machine sheds averaging $1525. Much repair and remodeling work is, of course, accomplished with the FH funds along with miscellaneous uses such as for feeding floors, combination garage-work shops; milk houses; feed houses; silos; cattle sheds, etc.

WHO WOULDN'T BE:--Ted Fuhs of Wapello County used his housing loan funds to remodel and modernize his farm home. The program included a full basement, modern kitchen, a new furnace, a pressure water system, bath and new house siding. The family consists of Mr. and Mrs. Fuhs and two daughters of school age. They are really proud of their remodeled farm home.

MUST BE A "NATURAL":--When Marvin Mickelson, new P&S loan borrower in Clinton County, rented the Mrs. Maude Lineweaver farm last September, his wife felt that built-in kitchen cabinets should be provided by Mrs. Lineweaver. An agreement was reached whereby the landlord furnished material for the cabinets with Mr. Mickelson to do the work. Mickelson put a Christmas gift set of carpenter tools to work and soon constructed cabinets according to his wife's wishes. When the Lineweaver farm was occupied on March 1, 1953, the cabinets were in and perfectly fitted. Mickelson claims this is his first try at any type of carpenter work.

PROUD TO HAVE HAD A PART:-- John White came into the Decorah office the other day, full of cheer and plans for remodeling his farm home. He was calling for his real estate mortgage Satisfaction so he could deliver it to the Federal Land Bank which was taking over the $1656 balance of his loan and loaning him additional money for the construction work he wanted to do. He did quite a bit of reminiscing and remarked that he never dreamed he would become a farm owner on that day back in 1936 when he was practically destitute and applied for rural rehabilitation help. He and his young wife and baby had been scraping together a living by farm labor, trucking, and odd jobs. He received a loan of $150 in February 1936 to set him up on a small farm. Progress was slow, and during those first two years needed relief help. In 1938 they moved to a larger farm and got

a new loan for $805.00. They were both good workers, and their loan was paid in full in 1943. Meantime, they built up their machinery and cattle inventory so that in 1944 they purchased a farm for $6800 through the farm ownership program. Neither was very adept at record keeping. John himself said, "Never was much of a one for schooling or figures." But they did their best. Even if their records were a constant worry to them they always managed to have their bills paid and their FO payment ready. Now exactly 17 years since they received their first loan they and their six children, some of them now in high school, are busy with plans for their new home. The Decorah office will miss the Whites when they no longer come in for help with their records, to make their payments or just to chat.

SOUNDS LIKE A "REFORMATION:"--An FO loan was closed with the Veryl Draeger family, Floyd County, on 3-1-51. They purchased the old family farm in a very run down condition. They had been cash renters on it for several years, continuing the type of operation they had learned from their parents. The supervisor felt it not only advisable but necessary for them to revise both their livestock and cropping programs. A farm plan was developed with the aid of the SCS technician that called for heavy expenditures in lime, fertilizer and seed. They called back later to the supervisor's office and reported, "We can't go ahead on this. We'll go broke." But they did go ahead.

Last year 53 acres were contoured and 930 feet of grass waterways constructed. Their farm averaged 96 bushel corn per acre with one 15 acre field running 115 bushel. Their living conditions have improved. They have lost that feeling of insecurity and their outlook on life is almost approaching aggressiveness. Last winter the SCS gave out two awards to Floyd County farmers. The Draeger family proudly received the award for the most progress in their first year in SCS.

VERTICAL FARMING:--One of the early FO loans in Decatur County was to Allen Elliott of Lamoni for a rough 120 acres. This would not be considered an economic unit today. But Allen loved his land and he applied the best of conservation methods which have resulted in productive acres for his purebred Shorthorn herd that he has developed with his unit. Recently Supervisor Bridges and State Field Representative Bower stopped in to see the trefoil and Ladino pastures and the 60 head of purebred Shorthorns. Although it was windy and cold Allen took the two of them on a tour of the farm. Just another example to indicate that it isn't so much the size of the unit but rather the man who operates it that determines the profit.

ANOTHER FARM ON THE WAY:--A tribute to Marion Ostrander, FO and OL borrower in Dallas County, is contained in the report quoted below made by Soil Conservationist Fredrigill to Milwaukee headquarters at the close of the 1952 crop season. The conservation program consists of terracing, stripcropping and contouring with a rotation emphasizing alfalfa and with corn not oftener than once in four to six years depending on how the alfalfa holds on. Mr. Ostrander's farm is one of the roughest in the state. "Corn yields prior to ownership (1949) were 35 bushels on the bottom land and 5 to 10 bushels per acre on the upland. In 1952 the same ground yielded 130 bushels of corn per acre on the bottom while the hill land produced 70 bushels per acre. Clover and alfalfa seedings were started in 1951 and 1952 with 5 tons of barnyard manure per acre plus 150# phosphate fertilizer in 1951. The 1952 soil analysis showed the need of only 40# of nitrogen which can be supplied with established stands of clover or alfalfa." It still lacks a lot of being a good farm, but it's on its way.

FARM BEING RESCUED:--Homer Thatcher, a P&S borrower in Jefferson County, rents 240 acres from his father. Through a livestock and soil conservation plan they are rebuilding the productivity of this farm. The farm, previous to Mr. Thatcher's buying it on a contract, had been rented for a long time and the cropping system had ruined the land. The Thatchers are using contouring, lime, commercial fertilizer and legume seedings. This year they are using a car load of commercial fertilizer. Oats and all new seedings, including Ladino and birdsfoot trefoil, are outstanding. Five brood sows and pigs are run on rotation Ladino pasture and hay crops are marketed through a Jersey herd.

GOATS ARE OUT OF DATE:--A demonstration on Spraying of Brush for Pasture Improvement was held on the Solan Christiansen farm in Crawford County on March 25. Mr. Christiansen, a FO borrower, had cleared a sizable area of dense brush and trees for the demonstration. A mixture of 2,4-D and 2,4,5,-T, mixed one pound to five gallons of fuel oil was used for spraying the stumps. Mr. Sylvester of Iowa State College was in charge and he plans to revisit this area sometime in June to check on the effectiveness of the spraying of the stumps and at that time he will also do some foliage spraying.

LADINO TO REPLACE GRAIN:-- Heiko Steck, Butler County OL borrower, used three farrowing stalls to farrow his early pigs. He has so many pigs that, due to his grain feed situation, he was afraid he was going to have to sell some for feeder pigs. However, his last year's seeding of Ladino clover is coming along with a good stand and during the coming weeks will get some first-hand knowledge of the feed replacement value of Ladino.

SOUNDS LIKE A BUSY PLACE:--Early in June, a long grass silage demonstration is planned to be held at the Earl Peterson FO farm near Coon Rapids in Carroll County. "Pete," as he is commonly called, has cooperated in various community projects of this nature and recently had a FFA field day whereby all students in the county in Vocational Agriculture had a chance to work on contours, terraces, etc. Of interest, too, will be a new dairy barn with milk house and milking parlor attached for various spectators to see. It is hoped that a birdsfoot trefoil pasture started this spring will have developed sufficiently to show its possibilities. Among persons helping with the project will be two former supervisors, Lyle Crisman, presently of the Coon Rapids bank, and Jim Thorpe of the Coon Rapids Implement Company.

LADINO UP NORTH:--The new portable 6-pen hog house of operating loan borrower Kenneth Renken in Plymouth County has been moved out on a very fine three-acre field of Ladino clover. These pigs are really in clover. (Ed. note: We are getting many similar reports on good Ladino hog pasture in northern Iowa.)

WELL PLANNED HOG PROGRAM:--A year ago at the time of the annual caseload inventory Supervisor Max Henryson and State Field Representative Bower visited borrower Don Hinton of Taylor County. His hog program left much to be desired. There was no hog house for farrowing and no legume pasture. As a result of subsequent discussions the landlord agreed to rent several acres adjoining the buildings for the tenant's use. A loan was made for a Doane type hog house. Ladino clover was seeded in two lots. This year the Supervisor and State Field Representative again visited borrower Hinton and found a much different situation. Nine sows had farrowed and saved over nine pigs per litter in new movable hog houses. The Ladino seeding was showing. Five excellent gilts were being bred for August farrowing to utilize the fall pasture. A year ago this borrower was visited because of being a potential problem case. This year it is potentially one of the best in the unit. In fact, Supervisor Henryson already has made plans for a "field trip" to view Hinton's hog setup.

HITTING THE HIGH MARKET:--Last winter during the annual check-out with Mr. and Mrs. Paul D. Rice of Henry County, it was observed that all hogs sold in 1952 had brought 20¢ a pound or better. In discussing the hog program with them they were asked just how they managed to hit the high market so consistently. Paul replied, "At the annual FHA meeting last year the discussion on seasonal high and low prices got me to thinking and planning." As a result, he had his sows farrow so that he hit a high market the three times he had hogs to sell.

This year the Rices have farrowed January and March pigs and will farrow some in July to carry through the winter. Along with milking around 30 high quality cows and selling Grade A milk, it looks like they'll get along.

HE HAS THE FORMULA:--Five Duroc sows of P&S borrower Elbert Thomas in Decatur County discovered the value of Ladino and alfalfa pasture in 1952. This year these five mothers cooperated by "April Fooling" Elbert and presented him with 51 healthy red babies. Mothers and babies are doing fine in their homes located in the midst of a good Ladino and alfalfa pasture. Castration is over, vaccination and weaning will be here shortly. After that, all the pigs will have to do is to make hogs out of themselves with good pasture, skimmed milk and corn.

LOAN WELL PLANNED:--Ralph Peterson, a Cass County operating loan borrower, had had extremely poor luck in raising hogs. They were contacting one disease after another. Considerable money was being paid out for veterinary expense. Last year Ralph was persuaded to adopt the "clean pasture" method. Several portable hog houses were built, self-feeders, waterers, woven wire and steel posts were purchased with loan funds. The sows were farrowed in these houses and the pigs were not allowed out until the houses had been moved to an alfalfa, brome and red clover pasture. Six litters were farrowed and averaged 7.5 pigs per litter. Needless to say, Mr. Peterson has his hogs on "clean pasture" again this year.

BELIEVE HE'S MAKING MONEY:--Quality as well as quantity is a combination hard to beat. Maynard S. Hanson, operating loan borrower in Worth County, raised 131 fall pigs from 15 sows. In March Mr. Hanson entered a pen of three and an individual barrow in the Minnesota State Spring Barrow show that was held at Albert Lea and won third prize on the individual and a blue ribbon on the pen of three. In addition to $18.00 in prizes, the hogs sold for $1.00 a hundred over market price.

PRIDE IN GOOD LIVESTOCK:--State Field Representative Bower reports that the annual caseload reviews held to date show a consistent improvement in the quality of livestock bought with loan funds. This has resulted to a considerable extent from the personal assistance given by the supervisors in locating sources of stock and helping the borrowers make wise selections. It is noted that in those cases where exceptionally high quality stock have been purchased the borrowers, without exception, display a lot of pride in ownership. Pride alone seems to inspire some individuals to success when they might otherwise have failed.

NEED MORE OF THIS:--The owner-sampler cow testing program in Fayette County is providing a cheap and yet valuable testing service to Farmers Home Administration borrowers in that county. The cost now is 30¢ a sample and as the volume grows, the cost per cow will go down. About 50 percent of the OL and FO families are using these services, and the tester sends monthly reports on each herd to the FHA office so it is an easy matter to follow the progress of these herds.

FOR YOUR OWN GOOD:--"Whether on the road or in an argument, when you see RED it's time to STOP."

GOOD DEAL FOR EVERYONE:-- In the fall of 1951 Helmer A. Lenning, Humboldt, Iowa, made application for an operating loan from the Farmers Home Administration. He had a livestock share lease to a farm owned by Mr. A. B. Myles of Humboldt and wanted to get started in dairy production. After visiting the farm the Committee and the County Supervisor were unable to see how a satisfactory plan could be worked out since the farm was only 113 acres with only 65 crop acres. Due to these facts, Mr. Lenning's application was turned down. Mr. Lenning's landlord, however, thought differently and decided to finance him on a smaller scale and so 10 good Holstein cows were purchased under the livestock share lease.

Again in the fall of 1952 Mr. Lenning applied for a FHA loan to enlarge the dairy herd and to purchase a better tractor than the one he had. This time when the Committee visited the farm he was on Grade A milk production and he had records to show that his 10 cows in the last year had produced a total of $3600 worth of milk. He also had rented 20 acres of additional crop land. The Committee and the County Supervisor were able to approve him for a loan. The landlord gave him a five-year lease and the loan was made for 1/2 interest in 10 more cows and the needed tractor. The landlord furnished a new milk house and cooler. The local and state milk inspector has rated his premises and equipment 100 percent on the last three inspections.

BOOSTER FOR ARTIFICIAL BREEDING:--When talking with borrower families about the importance of using the services of a proven, purebred sire to develop a high producing dairy herd, the conclusion is reached that artificial insemination is the only means by which this service can be economically obtained. The success which Rinehardt J. Passig, Clinton County P&S loan borrower, has experienced with artificial insemination should convince any family with doubts about its merits that it is a sound practice. Mr. Passig helped to organize the Clinton County Cooperative Breeding Association and his herd was one of the first in the county to be signed up for this service. He has used this service since May, 1949. During this period only one cow had to be bred four times before getting with calf. During the past year nine cows were bred artificially; all but three were with calf after the first service. The remaining three required a second service only. Mr. Passig has four artificially bred heifers now in production and six others that soon will replace older cows in the herd. Passig believes that better results are obtained in getting a cow with calf on the first service if two heat periods or longer elapse after calving before breeding. Feeding high quality legume hay and mineral also seems to bring a higher percentage of first service conceptions. Mr. Passig says there is no room for a bull on his farm.

CAN YOU TOP THIS?--Mr. R. J. Bowman, Jasper County OL borrower, stopped in the Newton office a couple of weeks ago to report what is probably a record. All six cows on the Bowman farm calved and, counting the one set of twins, have dropped seven heifer calves. This sounds like one over a perfect record and something dear to the heart of every dairyman.

A QUICK TRANSACTION:--When Grant Lovett, a local farmer in Wayne County, decided to sell his herd of eight Holstein cows and go to Iceland as a "cat skinner" for a year, he called the Corydon FHA office and advised supervisor Bridges of his intentions. As the telephone conversation ended, P&S borrower Bill Oberman walked in inquiring where he could buy 4 or 5 good Holstein cows. Within three days, three Jersey cows had been culled from Oberman's herd and he was the owner of seven Holstein cows. The eighth cow went to P&S borrower Morgan Hawkins. All parties are well satisfied. Lovett is on his way to Iceland and the FHA boys are milking good quality Holstein cows.

GOOD COWS AND GOOD MANAGEMENT PAY OFF:--Mr. Frank Nichols, OL borrower in Polk County, sells Grade A milk to the Des Moines Cooperative Dairy. During the past year he had 18 cows on the line--15 Holsteins and 3 Guernseys--and the gross receipts for the year in milk sales averaged $527 per cow. Mr. Nichols uses the loose housing system, keeping good legume hay before the cows at all times. A rather heavy grain ration is fed, strongly fortified with Vitamin A to help prevent premature calving. His cows are always in very high condition for such heavy producers. So far this year he has not had them on pasture. It is his feeling that production is better through dry lot management, so he contemplates handling those in production in this manner at least through the major portion of the summer. By early fall he'll have a minimum of 30 cows in milk, at which time he anticipates his monthly dairy check will be at least $1900.00.

EXPERIENCE A GOOD TEACHER:--John Nagel, OL borrower in Fayette County, who has had a problem with low conception rates in his artificial breeding program, has handled it in a unique manner. The first year he used artificial insemination he had very poor success; in fact, he was forced to buy a bull to settle his cows. He used the bull for the next year, but last fall decided to try artificial insemination again and now waits 12 hours longer before calling the technician. This delayed breeding has resulted in a record of 10 conceptions out of the first 12 services.

RESULTS SHOULD ALSO BE CONVINCING:--On March 5, 1953, State Field Representative Kenneth R. Bower held an OL and FO meeting in the Shenandoah office. The main topic discussed was the use of fertilizer. In checking the records recently it was found that 30 of the 55 OL borrowers in the unit are using fertilizer on their corn, a much higher number than in previous years. Apparently Mr. Bower's arguments were convincing.

IT BETTER PAY:--Supervisor Harold DuVal, Centerville, started talking up and planning for the use of commercial fertilizer at the time of the annual checkouts. He ended up with $12,000 of loan funds earmarked for this purpose. If fertilizer doesn't pay this year the supervisor will probably be planning a vacation in Mexico along about December. (Not bad idea if it is a good year for fertilizer.)

FALL SEEDED RYE PAYS OFF:--J. Charles Long, FO borrower in Mills County, who was flooded out in April of 1952 by the Missouri River, lost all of his pasture and hay crops. Sand covered about 55 acres of his 105 acre farm. Being badly in need of pasture he seeded several acres of fall rye and this spring had early and luscious pasture for his dairy herd and is convinced that fall seeded rye really "pays off."

THE HENS ARE PAYING THE BILLS:--"Our 300 hybrid hens are keeping the four children in school and paying our grocery bill plus some extras" was the report given supervisor Carl Marcue on his recent visit to the Frank Thayer FO farm. Mrs. Thayer has 200 half grown pullets on hand for replacement of hens. One hundred hens are kept over each year but housed separately.

STILL SOME LUCK:--Sunday, May 10, was a lucky day for the Jesse C. McVicker family who are Farm Ownership borrowers in Cerro Gordo County. Their farm was directly in the path of the tornado that passed through the three-county area in northern Iowa. For some unknown reason the storm lifted, and Mr. McVicker received only minor damage to his buildings, while farms within less than one-half mile on either side of him were completely destroyed. (Ed. note: The McVicker farm is not far from the little town of Duncan that was completely destroyed about a year ago.)

BELIEVE THIS FAMILY WILL GET ALONG:--What makes a successful FHA borrower? Is it natural resources, the amount of money the FHA will loan, or natural ability and perseverance? Most of us would say a combination of all three according to supervisor Jim Hazlitt of Jefferson, but in the case of Earl Hick, Guthrie County FO borrower, it was 90 percent perseverance and ability.

In 1941 Earl applied for an operating loan. He had $5 and one cow with the promise of a farm. He was turned down because he didn't have a lease. He got a lease for three years and finally was granted a loan of $865. This loan was paid off in 1946. The same year he purchased two Guernsey heifers that had brucellosis and as a result Earl lost a herd of 15 cows. He bounced back up once again and in 1951 obtained a FO loan. His farm and home plan showed 18 head of cows, 25 head of other cattle and 8 brood sows, with a full line of machinery and nothing owed against it.

A look at the progress made in 1952 shows how hard work has paid off. When he obtained the farm, the lane could not be traveled because of water holes in it. This was changed and graded, weeds cut down to make the farm look livable. All buildings were painted and a large gully in front of the house was filled in and seeded. A bathroom was added to the house and three ramshackle buildings were torn down which helped the looks of the homestead tremendously. A complete SCS plan was started and he built over 2600 feet of terraces and contoured all row crops.

As in most cases where the individual makes a go of it, the family has also made a contribution. When supervisor Hazlitt, Lafe Young and Fred Schneider visited the farm a year ago both Earl and his wife were in the field picking up rocks that were scattered all over the farm. All of the above was done in one year with only family labor plus taking care of the livestock and farming 156 acres of the 236 acre farm.

FINDING THE KNOW HOW:--Bob Bell, FO borrower in Linn County, believes in looking all directions for sources of farm management information. Besides being active in Extension and Farm Bureau work Bob is a member of the Farm Business Record Association, is a Commissioner of the Linn County Soil Conservation District, and has recently joined the Dairy Herd Improvement Association. That much ofthis experience has proven valuable to Bob is evidenced by the sound and well-balanced farm operation he is carrying on today.

PERSONNEL ACTIONS:--Mrs. Wilma M. Schmidt resigned from her position as County Office Clerk at Marengo, effective April 16, 1953, to care for her home and family. She had been an employee of this Administration since June 2, 1941.

Miss Barbara J. Larrington was appointed to the County Office Clerk position in the Chariton county office, effective May 25, replacing Mrs. Arlene N. Sims who resigned May 1. Mrs. Sims has moved to Mt. Pleasant, Iowa.

All nominations for new county committeemen appointments have been received in the State office except three. These committeemen will replace those whose appointments will expire June 30, 1953.